

Information to identify the case:Debtor 1 **Harlow N Higinbotham**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0729**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Northern District of Illinois**Date case filed for chapter **11 11/5/18**Case number: **18-31185****Official Form 309E (For Individuals or Joint Debtors)****Notice of Chapter 11 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Harlow N Higinbotham	
2. All other names used in the last 8 years		
3. Address	RD No. 2 2002 East Cass Street Joliet, IL 60432	
4. Debtor's attorney Name and address	Gregory K Stern Gregory K. Stern, P.C. 53 West Jackson Blvd. Suite 1442 Chicago, IL 60604	Contact phone 312 427-1558 Email: greg@gregstern.com
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/8/18

For more information, see page 2 >

<p>6. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 11, 2018 at 01:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p>	<p>Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 802, Chicago, IL 60604</p>
<p>7. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). 	<p>First date set for hearing on confirmation of plan. The court will send you a notice of that date later.</p> <p>Filing deadline for dischargeability complaints: 2/11/19</p>
<p>Deadline for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>Your claim will be allowed in the amount scheduled unless:</p> <ul style="list-style-type: none"> • your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>; • you file a proof of claim in a different amount; or • you receive another notice. <p>If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.</p> <p>You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		<p>Not yet set. If a deadline is set, the court will send you another notice.</p>
<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		<p>Filing Deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>8. Creditors with a foreign address</p>	<p>If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>9. Filing a Chapter 11 bankruptcy case</p>	<p>Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.</p>	
<p>10. Discharge of debts</p>	<p>Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.</p>	
<p>11. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.</p>	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Harlow N Higinbotham
 Debtor

Case No. 18-31185-LAH
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0752-1

User: evelynng
 Form ID: 309E

Page 1 of 1
 Total Noticed: 24

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db +Harlow N Higinbotham, RD No. 2, 2002 East Cass Street, Joliet, IL 60432-9728
 27277631 +1500 Lake Shore Drive Building Corp., 1500 North Lake Shore Drive, Chicago, IL 60610-6659
 27277633 +Beermann LLP, 161 North Clark Street, Suite 3000, Chicago, IL 60601-3346
 27277634 +Casale Reporting Service, Inc., 33 North Dearborn Street, Suite 1506,
 Chicago, IL 60602-5009
 27277639 +E.D. Higinbotham Trust, 1500 North Lake Shore Drive, Unit 13-C, Chicago, IL 60610-6686
 27277640 +Fox Rothschild LLP, 321 North Claark Street, Suite 800, Chicago, IL 60654-4766
 27277641 +H.N. Higinbotham Trust, 1500 North Lake Shore Drive, Unit 13-C, Chicago, IL 60610-6686
 27277642 +Howard H. Rosenfeld, Rosenfeld Hafron Shapiro & Farmer, 221 North LaSalle Street,
 Suite 1743, Chicago, IL 60601-1435
 27277643 +McDermott Will & Emery, 444 West Lake Street, Suite 4000, Chicago, IL 60606-0029
 27277644 +Michael Ian Bender, 70 West Madison Street, Suite 2222, Chicago, IL 60602-4383
 27277645 +Neil H. Levin, Freeborn & Peters LLP, 311 South Wacker Drive, Suite 3000,
 Chicago, IL 60606-6679
 27277646 +Shawn D. Bersson, Katz & Stefani, 222 North LaSalle Street, Suite 2150,
 Chicago, IL 60601-1103
 27277647 +Susan S. Higinbotham, RD No. 2, 2002 East Cass Street, Joliet, IL 60432-9728
 27277648 Tilleke & Gibbins, 1011 Rama 3 Road, Chongnonsi, Yannawa, Bangkok, Thailand 10120
 27277649 +Wentzel Law Offices, 77 West Washington Street, Suite 2100, Chicago, IL 60602-2903
 27277650 +Will County Treasurer, Pat McGuire, 302 North Chicago Street, Joliet, IL 60432-4059
 27277651 +Wipaporn Teekhungam, c/o Gema Allen, Allen & Glasman, Chrtd.,
 150 North Michigan Avenue, Suite 3600, Chicago, IL 60601-7572

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: greg@gregstern.com Nov 09 2018 02:07:08 Gregory K Stern,

Gregory K. Stern, P.C., 53 West Jackson Blvd., Suite 1442, Chicago, IL 60604
 smg +EDI: IRS.COM Nov 09 2018 06:49:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 27277632 +EDI: AMEREXP.COM Nov 09 2018 06:48:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 27277635 +EDI: CHASE.COM Nov 09 2018 06:48:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 27277636 +EDI: CITICORP.COM Nov 09 2018 06:49:00 Citicards, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 27277637 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Nov 09 2018 02:08:53 Cook County Treasurer,
 118 North Clark Street, Suite 112, Chicago, IL 60602-1590
 27277638 EDI: DISCOVER.COM Nov 09 2018 06:48:00 Discover Financial Services LLC, P.O. Box 15316,
 Wilmington, DE 19850

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +Internal Revenue Service, Mail Stop 5014CHI, 230 S. Dearborn Street, Room 2600,
 Chicago, IL 60604-1705

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

Gregory K Stern on behalf of Debtor 1 Harlow N Higinbotham greg@gregstern.com,
 steve_horvath@ilnb.uscourts.gov
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 2